Certificate Number: 03088-PAE-DE-038076336

Bankruptcy Case Number: 23-12952



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 7, 2024</u>, at <u>2:41</u> o'clock <u>AM CST</u>, <u>kathyana f bearng</u> completed a course on personal financial management given <u>by internet</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 7, 2024 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor